

Information to identify the case:

Debtor 1	Myron O. Cox	Social Security number or ITIN xxx-xx-9071
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Aliyah M. Cox	Social Security number or ITIN xxx-xx-4092
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-26639-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Myron O. Cox

Aliyah M. Cox

1/27/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Myron O. Cox
Aliyah M. Cox
Debtors

Case No. 16-26639-CMG
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jan 27, 2021

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Myron O. Cox, Aliyah M. Cox, 21 Riverwalk Boulevard, Burlington, NJ 08016-1066
cr	+ Police & Firemens Retirement System Board of Trust, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516365693	+ Advanced Endodontic Associates, 303 W Main Street, Freehold, NJ 07728-4832
516365695	# Atlantic Credit & Finance SFU (ACF), PO Box 12966, Roanoke, VA 24030-2966
516365708	Atlantic Credit and Finance, Inc., Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3269
516365699	+ Cenlar, FSB, PO Box 77404, Trenton, NJ 08628-6404
516365701	+ Debt Recovery Solutions, LLC, PO Box 9004, Westbury, NY 11590-9004
516365705	+ Jusco Medical, LLC, 425 19th Street Ensley, Birmingham, AL 35218-1601
516365706	#+ KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812
516365709	National Service Bureau, Inc., 18820 Aurora Ave N Ste 205, Seattle, WA 98133-3900
516581224	+ Police & Firemen's Retirement System Board of Trus, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard, Ewing, NJ 08618-1430
516365711	+ Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
516365713	Remex, Inc., 307 Wall St, Princeton, NJ 08540-1515
516365714	Seattle Service Bureau, 18912 North Parkway, Suite 205, Bothell, WA 98011
516365715	+ Stephens & Michaels Associates, Inc., 7 Stiles Road, Salem, NH 03079-4848

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 27 2021 22:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 27 2021 22:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516365694	EDI: AFNIRECOVERY.COM	Jan 28 2021 02:08:00	Afni, Inc., PO Box 3427, Bloomington, IL 61702-3427
516365696	EDI: CAPITALONE.COM	Jan 28 2021 02:08:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516410746	EDI: CAPITALONE.COM	Jan 28 2021 02:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516365697	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 27 2021 22:37:59	Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016
516365698	+ Email/Text: bankruptcy@cavps.com	Jan 27 2021 22:18:00	Cavalry Portfolio Service, 500 Summit Lake Dr, Valhalla, NY 10595-2322

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516367435	+ Email/Text: bankruptcy@cavps.com	Jan 27 2021 22:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516365700	EDI: CITICORP.COM	Jan 28 2021 02:08:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
516365702	EDI: DIRECTV.COM	Jan 28 2021 02:08:00	Directv, PO Box 6550, Englewood, CO 80155-6550
516585538	EDI: DIRECTV.COM	Jan 28 2021 02:08:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
516365703	+ EDI: CITICORP.COM	Jan 28 2021 02:08:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
516365704	+ EDI: IIC9.COM	Jan 28 2021 02:08:00	I.C. System Inc., PO Box 64378, Saint Paul, MN 55164-0378
516423360	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 27 2021 22:36:42	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516365707	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 27 2021 22:35:30	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
516377944	EDI: RECOVERYCORP.COM	Jan 28 2021 02:08:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
517620154	+ EDI: PRA.COM	Jan 28 2021 02:08:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516365712	EDI: PRA.COM	Jan 28 2021 02:08:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
516365710	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 27 2021 22:36:54	Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
516365716	EDI: RMSC.COM	Jan 28 2021 02:08:00	Synchrony Bank, ATTN: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
516365718	EDI: VERIZONCOMB.COM	Jan 28 2021 02:08:00	Verizon, 500 Technology Dr Ste 550, Saint Charles, MO 63304-2225
516365719	EDI: VERIZONCOMB.COM	Jan 28 2021 02:08:00	Verizon New Jersey, Inc., PO Box 165018, Columbus, OH 43216
516365720	+ EDI: VERIZONCOMB.COM	Jan 28 2021 02:08:00	Verizon Wireless, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516365717	##+	Trident Asset Management, LLC, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Police & Firemens Retirement System Board of Trustees by its Administrative Agent New Jersey Housing & Mortgage Finance Agency dcarlon@kmillawgroup.com bkgroup@kmillawgroup.com
Rex J. Roldan	on behalf of Joint Debtor Aliyah M. Cox roldanlaw@comcast.net roldanlaw1@gmail.com
Rex J. Roldan	on behalf of Debtor Myron O. Cox roldanlaw@comcast.net roldanlaw1@gmail.com
Robert P. Saltzman	on behalf of Creditor Police & Firemens Retirement System Board of Trustees by its Administrative Agent New Jersey Housing & Mortgage Finance Agency dnj@pbslaw.org

TOTAL: 5